



(12) **United States Patent**
Bozeman

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(54) **UNIVERSAL POSITIVE PAY MATCH,
AUTHENTICATION, AUTHORIZATION,
SETTLEMENT AND CLEARING SYSTEM**

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(US)

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Related U.S. Application Data

(57) **ABSTRACT**

(60) Continuation of application No. 12/893,837, filed on Sep. 29, 2010, now abandoned, which is a division of application No. 10/871,006, filed on Jun. 21, 2004, now abandoned, which is a continuation-in-part of application No. 09/983,065, filed on Oct. 23, 2001, now Pat. No. 6,754,640.

A Universal Positive Pay Database (UPPD) method, system and/or computer useable medium to reduce financial transaction fraud. A UPPD database is configured to store thereon transaction records associated with financial transactions corresponding to customers of the UPPD database. A particular financial transaction is initiated between a payer and a payee by providing parameters associated with the financial transaction to the UPPD database. An issue file is provided to the UPPD database that includes parameters associated with the particular financial transaction. A correspondence determination is made between the financial transaction parameters from the issue file and the financial transaction parameters provided to the UPPD database at every point along the financial transaction clearing process. The customer, payer, payee, payee bank, drawee bank, and banking institutions intermediate the payee bank and the drawee bank are able to access the correspondence determination at every point along the financial transaction clearing process.

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G06Q 40/00 (2012.01)
G06Q 20/04 (2012.01)

(52) **U.S. Cl.**
USPC **705/44**; 705/39; 705/40; 705/45;
705/64; 705/65; 705/66; 705/37; 235/379;
382/137; 382/138

(58) **Field of Classification Search**
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See application file for complete search history.

20 Claims, 73 Drawing Sheets

